



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in compliance with D.N.J. LBR 9004-1(b)**

**PADGETT LAW GROUP**

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Order Filed on March 19, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

**Joanna L Garrison,**

Debtor(s).

Case No.: 22-17461-MEH

Chapter 13

Hearing Date: 02/11/2025

Judge: Mark Edward Hall

**ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM  
THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby ORDERED.

**DATED: March 19, 2025**

A handwritten signature in black ink, appearing to read "Mark".

Honorable Mark E. Hall  
United States Bankruptcy Judge

**Page 2**

Secured Creditor: MTGLQ Investors, L.P.

Secured Creditor's Counsel: Padgett Law Group

Debtor's Counsel: Warren S. Jones, Jr.

Property Involved ("Collateral"): 13 Santa Clara Trail, Pemberton Twp, New Jersey 08015

Relief Sought: ■ Motion for Relief from the Automatic Stay

For good cause shown, it is ORDERED that Secured Creditor's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- Debtor is overdue for 14 months from January 1, 2024 through February 1, 2025.
- Debtor is overdue for 9 payments from January 1, 2024 through September 1, 2024 at \$1,028.07 per month, 4 payments from October 1, 2024 through January 1, 2025 at \$1,061.66 per month and 1 payment due for February 1, 2025 at \$1,087.24.

Funds Held In Suspense: \$125.45

Total Arrearages Due: \$14,461.06

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on March 1, 2025, regular monthly mortgage payments shall continue to be made by the Trustee in the amount of \$1,087.24.
- The total arrears in the amount of \$14,461.06 shall be paid via the Chapter 13 Plan as indicated in the Debtor's Modified Chapter 13 Plan filed on January 15, 2025.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: Shellpoint Mortgage Servicing  
P.O. Box 650840  
Dallas, TX 75265-0840

- Monthly cure payment: Shellpoint Mortgage Servicing  
P.O. Box 650840  
Dallas, TX 75265-0840

4. In the event of Default:

- Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment or Trustee payments should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor's(s') attorney and the court shall enter an Order granting relief from the automatic stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.
- In the event that Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should Debtor(s) fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtor(s), and Debtor's(s') attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.
- This order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and Debtor's(s') attorney and the court shall enter an Order granting relief from the automatic stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.
- If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

▪ Award of Attorneys' Fees:

The Applicant is awarded attorneys fees of \$550.00, and costs of \$ 199.00.

The fees and costs are payable:

through the Chapter 13 plan.

to the Secured Creditor within \_\_\_\_\_ days.

Attorneys' fees are not awarded.

In re:  
Joanna L Garrison  
Debtor

Case No. 22-17461-MEH  
Chapter 13

District/off: 0312-3  
Date Rcvd: Mar 19, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Joanna L Garrison, 13 Santa Clara Trail, Browns Mills, NJ 08015-6621

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BCMB1 Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jamar Benjamin	on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing as servicer for MTGLQ Investors L.P. jbenjamin@pincuslaw.com, brausch@pincuslaw.com
Joshua I. Goldman	on behalf of Creditor MTGLQ Investors L.P. josh.goldman@padgettlawgroup.com, bkecf@padgettlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren S. Jones, Jr.	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Mar 19, 2025

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Joanna L Garrison email@warrensjones.com r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 6